

**SUPPORTING DOCUMENTS
TO TIME LINE**

CASH FOR KEYS AGREEMENT

This Cash for Keys Agreement is entered into this day, **September 2, 2010**, by and between GMAC Mortgage and **Ramona Roberts and all others in possession**.

RECITALS

In accordance with applicable law, a valid foreclosure sale of **3336 Parkside Dr Flint, MI 48503** took place on **03/03/2010**. Following the sale, GMAC Mortgage became the owner of the Property and is entitled to immediate restitution and possession.

TERMS

In consideration of the above facts and agreements contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

- A. GMAC Mortgage shall deliver payment to **Ramona Roberts** in the sum of **\$2,000.00** to voluntarily vacate the Property on the condition that Occupants abide by all of the following provisions contained in this paragraph and its sub-parts:
1. Occupants and all other parties shall vacate the Property and remove all of their personal belongings prior to the appointment with a representative of GMAC Mortgage set for **12:00PM** on **9/03/2010**. Time is completely of the essence.
 2. Occupants and all other parties shall leave the interior and exterior of the Property in clean condition, including, but not limited to:
 - a. Floors swept and cleaned;
 - b. Carpeting vacuumed;
 - c. All trash and debris removed from the interior, exterior and curb of the Property.
 3. Occupants and all other parties shall not remove from the Property any fixture. The term "fixture" is defined as a thing affixed/attached to the Property by means of cement, plaster, nails, bolts, screws or roots. Fixtures include, but are not limited to, light fixtures, built-in refrigerators, ovens, stoves, stove-top hoods, air conditioning units, water heaters, window coverings, wall to wall carpeting, sinks, kitchen and bathroom fixtures, doors, garage door openers and plants in the yard.
 4. Occupants and all other parties shall turn over possession of the garage door opener(s) and all keys to the Property to the representative upon completion of the property inspection. Occupants approve GMAC Mortgage to remove any remaining debris/personals if left behind.

- B. Provided Occupants adhere to all of the foregoing provisions in Section A, GMAC Mortgage shall deliver payment in the form of a check payable to **Ramona Roberts**, currently occupying **3336 Parkside Dr Flint, MI 48503**, in the sum of **\$2,000.00**, immediately following an inspection of said property, starting promptly at **12:00PM** on **9/03/2010**. **If any of the following provisions in Section A have not been met, the Cash for Keys Agreement is void.**
- C. Occupants acknowledge that in the event of any rescheduling of the property inspection where modification to the original agreement is required, a resulting change in the sum of monies payable to the Occupants may occur. Any rescheduling within 48 hours of the set appointment time or as a result of a missed or unsuccessful appointment will result in a \$35 charge to the occupant, payable at the time of the inspection.
- D. Occupants further acknowledge and understand that GMAC Mortgage shall continue its efforts to obtain possession of the Property until such time as Occupants and all other parties vacate the Property.

Occupants further acknowledge, understand and agree that GMAC Mortgage must receive **actual** notice of Tenant's written acceptance of the Agreement **by** 10:00 a.m. CST on **9/02/2010** for the Agreement to be valid and that without actual receipt this offer automatically expires at this date and time. **Please fax the signed agreement to Attn: Delia Lopez at Fax No. 1-866-571-1841.** Appointments will not be scheduled until GMAC Mortgage receives **actual** receipt of the signed agreement. Occupants further acknowledges that should conditions exist where GMAC Mortgage needs to cancel this agreement they may do so provided that at least 48 hours notice is provided to the occupant.

Occupants further release and discharge GMAC Mortgage and it's successors-in-interest, from any and all claims, demands and causes of action, including but not limited to rent, deposits or any other amounts due or which may be claimed to be due to Occupants from GMAC Mortgage, other than as required by this Agreement.

- F. This Agreement contains the entire understanding between GMAC Mortgage and Tenants with regard to the facts and provisions set forth herein. It is expressly understood by the parties to this Agreement that there are no representations, warranties, agreements, oral or written, between or among the parties hereto relating to the subject matter of this Agreement which are not fully expressed herein.
- G. This Agreement shall not be binding unless and until all parties have signed this Agreement.
- H. This Agreement shall not be modified in any way except by in writing executed by all parties hereto.

IN WITNESS WHEREOF, the undersigned have executed this Agreement on the dates set forth below.

X _____
Ramona Roberts: Occupant

SS# _____

Date _____

#2

STATEMENT OF CREDIT DENIAL, TERMINATION, OR CHANGE

Member Number: 007035968
Applicant(s): (Type Full Name and Address)

Application Number: 802129951
Description of Account, Transaction or Requested Credit:
802129951
REFINANCE
Conventional

Ramona M Roberts
3336 Parkside Dr
Flint, MI 48503-4684

Date:
February 13, 2008

Description of Action Taken:

decline

PART I. Principal reason(s) for credit denial, termination or other action taken concerning credit. In compliance with Regulation "B" (Equal Credit Opportunity Act), you are advised that your recent application for credit has been declined/terminated/changed. The decision to deny/terminate/change your application was based on the following reason(s):

- | | |
|---|--|
| <input type="checkbox"/> Credit Application Incomplete | <input type="checkbox"/> Delinquent Past or Present Credit Obligations with Others |
| <input type="checkbox"/> Insufficient Number of Credit References Provided | <input type="checkbox"/> Collection Action or Judgment |
| <input type="checkbox"/> Unacceptable Type of Credit References Provided | <input type="checkbox"/> Garnishment or Attachment |
| <input type="checkbox"/> Unable to Verify Credit References | <input type="checkbox"/> Foreclosure or Repossession |
| <input type="checkbox"/> Temporary or Irregular Employment | <input type="checkbox"/> Bankruptcy |
| <input type="checkbox"/> Unable to Verify Employment | <input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report |
| <input type="checkbox"/> Length of Employment | <input type="checkbox"/> Value or Type of Collateral not Sufficient |
| <input type="checkbox"/> Income Insufficient for Amount of Credit Requested | <input checked="" type="checkbox"/> DUE TO FICO 616 |
| <input type="checkbox"/> Excessive Obligations in Relation to Income | |
| <input type="checkbox"/> Unable to Verify Income | |
| <input type="checkbox"/> Length of Residence | |
| <input type="checkbox"/> Temporary Residence | |
| <input type="checkbox"/> Unable to Verify Residence | |
| <input type="checkbox"/> No Credit File | |
| <input type="checkbox"/> Limited Credit Experience | |
| <input type="checkbox"/> Poor Credit Performance with Us | |

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

PART II. Disclosure of use of information obtained from an outside source.

- ☐ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:

Address:

[Toll Free] Telephone Number:

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

Creditor's Name: **USAA Federal Savings Bank**

Creditor's Address: **10750 McDermott Freeway**
San Antonio, TX 78288

Creditor's Telephone Number: (800) 531-8781

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the



RAMONA M ROBERTS
3336 PARKSIDE DR
FLINT MI 48503-4684

September 25, 2008

Reference: Home Equity Line of Credit Suspension

Dear Ms. Roberts,

USAA Federal Savings Bank is committed to ensuring the financial security of all our account holders. Because of this, we recently reviewed home equity lines of credit in your state with a goal to make sure the lines of credit were appropriate given the changes in property values in today's housing market.

How does this review affect you?

Our review indicated that the property serving as collateral for your account ending in 1014 has decreased from its original value of \$360,000 to its current value of \$231,200. Because of this substantial decrease, we suspended any further borrowing from this account. Please be assured that the only factor involved in our decision to suspend your borrowing privileges was the decrease in your property value.

When your outstanding balance is less than \$5,000, call us to ask for reinstatement of borrowing privileges. Your request will be subject to our lending requirements.

You are a valued customer of USAA, and we regret that current economic conditions have negatively affected your property value. We understand that you may have questions about our decision, so we've included some frequently asked questions (FAQs) that might be helpful.

If you have questions that are not answered by our FAQs, please call us at 1-800-200-7720, Monday through Friday from 8 a.m. to 5 p.m., Central time.

Sincerely,

Ryan R. Barth
Assistant Vice President
Home Equity Lending
USAA Federal Savings Bank

The Federal Equal Credit Opportunity Act prohibits discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income is derived from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of Thrift Supervision, Midwest Region, Consumer Affairs, P.O. Box 619027, Dallas/Ft. Worth, TX, 75261-9027, (972)277-9564, (972)277-9565 (Spanish), (972)277-9563 (Fax).

**NOTICE OF ASSESSMENT, TAXABLE VALUATION,
AND PROPERTY CLASSIFICATION**

This form is issued under the authority of P.A. 206 of 1893, Sec. 211.24 (c), as amended. This is a model assessment notice to be used by the local assessor.

FROM

11298

City of Flint
Assessment Division
1101 S Saginaw St
Flint, MI 48502

THIS IS NOT A TAX BILL

NAME AND ADDRESS OF OWNER OR PERSON NAMED ON ASSESSMENT ROLL:

ROBERTS, R M
3336 PARKSIDE DR
FLINT, MI 48503-4684

PROPERTY IDENTIFICATION: (Parcel Code required. Property address and legal description optional.):

Parcel: 40-23-351-019

Address: 3336.0 PARKSIDE DR

THIS PROPERTY IS CLASSIFIED AS: RI
PRIOR YEAR'S CLASSIFICATION IF DIFFERENT:

Proposal A, passed by the voters on March 15, 1994, places a limit on the value used to compute property taxes. Starting in 1995, your property taxes were calculated on Taxable Value (see line 1 below). If there is a number entered in the "Change" column at the right side of the Taxable Value line, that number is not your change in taxes. It is the change in Taxable Value.

Prior to 1995, your taxes were calculated on State Equalized Value (see line 4 below). State Equalized Value (SEV) is the Assessed Value multiplied by the Equalization Factor, if any (see line 3 below). State Equalized Value must approximate 50% of market value.

IF THERE WAS A TRANSFER OF OWNERSHIP on your property in 2008, your 2009 Taxable Value will be the same as your 2009 State Equalized Value. Please see line 5 below regarding Transfer of Ownership on your property.

IF THERE WAS NOT A TRANSFER OF OWNERSHIP on your property in 2008, your 2009 Taxable Value is calculated by multiplying your 2008 Taxable Value (see line 1 below) by 1.044 (which is the Inflation Rate Multiplier for the current year). Physical changes in your property may also increase or decrease your Taxable Value. Your 2009 Taxable Value cannot be higher than your 2009 State Equalized Value.

	PRIOR AMOUNT YEAR: 2008	CURRENT AMOUNT YEAR: 2009	CHANGE
1. TAXABLE VALUE (Current amount is tentative):	162,600	144,000	-18,600
2. ASSESSED VALUE:	162,600	144,000	-18,600
3. TENTATIVE EQUALIZATION FACTOR: 1.00000			
4. STATE EQUALIZED VALUE (Current amount is tentative):	162,600	144,000	-18,600
5. There WAS/WAS NOT a transfer of ownership on this property in 2008. WAS NOT			

If you believe that these values, the property classification, or the information on line 5 is incorrect you may protest to the Local Board of Review, which will meet in City Council Chambers, 3rd Floor City Hall: Monday, MARCH 9th, 9 am to 5 pm, Tuesday, MARCH 10th, 3 pm to 9 pm, Wednesday, MARCH 11th, 9 am to 5 pm, Thursday, MARCH 12th, 9 am to 5 pm.

Any resident or non-resident may protest to the Board of Review by notarized letter.

ESTIMATED Increase in property taxes from previous year: -\$757

Property approved for Renaissance Zone Tax Abatement:

% Exempt As "Homeowner's Principal Residence" 100.00%
Or As "Qualified Agricultural Property":

The denial of an exemption from the local school operating tax for "qualified agricultural properties" may be appealed to the local Board of Review. The denial of an exemption from the local school operating tax for "homeowner's principal residence" properties may be appealed to the Michigan Tax Tribunal.

Protest at the Board of Review is necessary to protect your right to further appeals to the Michigan Tax Tribunal for valuation and exemption appeals and/or State Tax Commission for classification appeals.

HOMEOWNER'S PRINCIPAL RESIDENCE AFFIDAVIT INFORMATION REQUIRED BY P.A. 247 OF 2003: IF YOU PURCHASED YOUR PRINCIPAL RESIDENCE AFTER MAY 1, LAST YEAR, TO CLAIM THE PRINCIPAL RESIDENCE EXEMPTION, IF YOU HAVE NOT ALREADY DONE SO, YOU ARE REQUIRED TO FILE AN AFFIDAVIT BEFORE MAY 1.

Member Number: 007035968
 Applicant(s): (Type Full Name and Address)

Application Number: 612221414
 Description of Account, Transaction or Requested Credit:
 702193549
 REFINANCE
 Conventional

RAMONA M ROBERTS
 3336 PARKSIDE DR
 FLINT, MI 48503

Date:
 January 19, 2009

Description of Action Taken:
 decline

PART I. Principal reason(s) for credit denial, termination or other action taken concerning credit. In compliance with Regulation "B" (Equal Credit Opportunity Act), you are advised that your recent application for credit has been declined/terminated/changed. The decision to deny/terminate/change your application was based on the following reason(s):

- | | |
|---|--|
| <input type="checkbox"/> Credit Application Incomplete | <input type="checkbox"/> Delinquent Past or Present Credit Obligations with Others |
| <input type="checkbox"/> Insufficient Number of Credit References Provided | <input type="checkbox"/> Collection Action or Judgment |
| <input type="checkbox"/> Unacceptable Type of Credit References Provided | <input type="checkbox"/> Garnishment or Attachment |
| <input type="checkbox"/> Unable to Verify Credit References | <input type="checkbox"/> Foreclosure or Repossession |
| <input type="checkbox"/> Temporary or Irregular Employment | <input type="checkbox"/> Bankruptcy |
| <input type="checkbox"/> Unable to Verify Employment | <input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report |
| <input type="checkbox"/> Length of Employment | <input type="checkbox"/> Value or Type of Collateral not Sufficient |
| <input type="checkbox"/> Income Insufficient for Amount of Credit Requested | <input checked="" type="checkbox"/> due to appraisal came in low. |
| <input type="checkbox"/> Excessive Obligations in Relation to Income | <input type="checkbox"/> |
| <input type="checkbox"/> Unable to Verify Income | <input type="checkbox"/> |
| <input type="checkbox"/> Length of Residence | <input type="checkbox"/> |
| <input type="checkbox"/> Temporary Residence | <input type="checkbox"/> |
| <input type="checkbox"/> Unable to Verify Residence | <input type="checkbox"/> |
| <input type="checkbox"/> No Credit File | <input type="checkbox"/> |
| <input type="checkbox"/> Limited Credit Experience | <input type="checkbox"/> |
| <input type="checkbox"/> Poor Credit Performance with Us | |

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 60 days after we notify you about the action taken on your credit application or you withdraw your application.

PART II. Disclosure of use of information obtained from an outside source.

- ☐ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name:

Address:

(Toll Free) Telephone Number:

- ☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

Creditor's Name: **USAA Federal Savings Bank**

Creditor's Address:

Creditor's Telephone Number:

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion,

Message

Dear Ms. Roberts,

Please be advised that we will be sending a loan denial letter within 5-7 business days. Once you are in possession of this document, you will be able to contact the credit bureau to request a copy of your credit report.

We value your business and the opportunity to serve all your financial needs.

Thank you,
USAA

Notification sent to: FlintRoberts@aol.com

Message History

+

Copyright © 2009, USAA.

Sent

Financial Stability

What do I do next?

If you answered yes to **all** of these questions, you may qualify for a Home Affordable Refinance. The next step is to gather the information you will need to provide to your lender. This includes:

Making **HOMES** Affordable

- Information about the monthly gross (before tax) income of your household, including recent pay stubs if you receive them or documentation of income you receive from other sources.
- Your most recent income tax return.
- Information about any second mortgage on the house.
- Account balances and minimum monthly payments due on all of your credit cards.
- Account balances and monthly payments on all your other debts such as student loans and car loans.

After you have this information, you should **call your mortgage servicer or lender** (the organization to whom you make your monthly mortgage payments) and ask about the Home Affordable Refinance application process. The number is on your monthly mortgage bill or coupon book.

Please be patient

Lenders and servicers are just getting the detailed program requirements and it may take time before they are ready to accept applications.

What if I am not eligible for a Home Affordable Refinance?

If you did not answer yes to **all** of the questions above, you may be eligible for a Home Affordable Modification. Go to the [modification self-assessment tool](#) now.

Need urgent help? Contact the Homeowner's HOPE™ Hotline: (888) 995-HOPE

www.Treas.gov - www.USA.gov - www.WhiteHouse.gov

402 935-2050
3699

Subj: **RE: Your Inquiry About Fannie Mae Owning Your Loan**
Date: 3/5/2009 7:15:59 P.M. Pacific Standard Time
From:
To:

Please do not reply to this email.

Based on the property information you submitted, we have confirmed that Fannie Mae owns a loan at this address:

3336 PARKSIDE DRIVE
FLINT
MI 48503

This does not guarantee or imply that you will qualify for a Making Home Affordable refinance.

If you're interested in a refinance, please contact your mortgage servicer or lender (the organization to whom you make your monthly mortgage payments) to confirm these results and ask about the Making Home Affordable Refinance Plus program.

Thank you for contacting Fannie Mae.

Supporting Documents to Time Line Pg 11 of 26 0702034818/7035968
(This page should be returned to us with your completed financial analysis form)

To: Loss Mitigation

From: RAMONA M. ROBERTS

Account Number 0702034818/7035968

Fax to: 1-866-709-4744 or mail to: Loss Mitigation
2711 North Haskell Avenue, Suite 900
Dallas TX 75204

The following documentation must be included to determine eligibility:

- Financial Analysis Form
- Signed letter explaining the cause of default or imminent (future) default; sometimes known as a hardship letter accompanied with a signed Hardship Affidavit (see form below)
- Copies of your two most recent pay stubs (for each borrower on the loan), or, if self-employed, a current income statement, balance sheet, statement of owner's equity, and a 6-month profit and loss statement.
- Copy of your most recent Federal Tax return on file for each borrower along with a signed form 4506-T (see form below)

Additional items required if you are requesting a sale of your property:

- ☐ Copy of listing agreement
- ☐ Copy of the sales contract
- ☐ Copy of the estimated Settlement Statement (HUD 1) if available
- ☐ Signed "third party authorization" form

I/we understand and realize that the financial information being provided will be used by the lender and/or insurer of the Mortgage to analyze my options with respect to the Mortgage. I/we further understand and acknowledge that any action taken by the lender and/or the insurer of my Mortgage on my behalf will be made in strict reliance on the financial information I provided herein. I/we understand signing this analysis form authorizes the lender to obtain a credit report.

I/we further understand that if my total debt ratio (gross income divided by total debt) equals 55% or greater, I/we will be required to provide a signed statement indicating that I/we will obtain counseling from a HUD approved counselor prior to the modification becoming effective. A list of HUD approved Counselors can be found at www.hopenow.com or you can call 1-888-995-HOPE, 24-hours a day, 7-days a week.

By signing below, we certify that the information and documentation provided is true and correct to the best of my/our knowledge. In the event a third party is designated to assist on my/our behalf, I have included written authorization for the designee to assist on my/our behalf.

Ramona M. Roberts Borrower

3/20/07 Date

Co-Borrower

Date

To: Loss Mitigation #10
From: Ramona Roberts
Account Number(s) 0702034818 / 035968
Fax to: 1-866-355-6034 or mail to: Loss Mitigation
2711 North Haskell Avenue, Suite 900
Dallas TX 75204

The following documentation must be included to determine eligibility:

- Financial Analysis Form (no notary required) - 2 pages
- The enclosed Financial Hardship Affidavit completed and signed by all borrowers (no notary required) - 3 pages,
- A signed and dated copy of the IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both the joint filers) - 2 pages, and
- Documentation to verify all of the income of each borrower (including any alimony or child support that you choose to rely upon to qualify). This documentation should include:

For each borrower who is paid by an employer:

- ☒ Copy of the most recent filed federal tax return with all schedules required by the IRS at the time you filed your return; and
- ☒ Copy of the two most recent pay stubs or other proof of income from your employer including the frequency in which you get paid (example: monthly, bi-weekly, or weekly).
- ☐ To utilize commissions and/or overtime listed on pay stubs, a letter from your employer stating that commissions and/or overtime will continue must be included.

For each borrower who is self-employed:

- ☐ Copy of the most recent filed federal tax return with all schedules required by the IRS at the time you filed your return, and
- ☐ Copy of the most recent quarterly or year-to-date profit/loss statement.

For each borrower who has income such as Social Security, disability or death benefits, or pension:

- ☒ Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- ☒ Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 3 years to be considered qualifying income under this program.

For each borrower who has income such as public assistance, or unemployment:

- ☐ Copy of most recent federal tax return with all schedules and W-2 or copies of two most recent bank statements.
- ☐ Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit. Such benefit must continue for at least 9 months to be considered qualifying income under this program.

For each borrower who is relying on alimony or child support:

- ☐ Copy of divorce decree, separation agreement or other alimony or child support and period of time over which years to be considered qualifying income under this program.
- ☐ Proof of full, regular and timely payments; for example, federal tax return with all schedules.

For each borrower who has rental income:

- ☐ Copies of most recent two years filed federal tax return and Loss. Rental income for qualifying purpose.

Additional items required if you are requesting a sale of your property:

- Copy of listing agreement
- Copy of the sales contract
- Copy of the estimated Settlement Statement (HUD 1) if available
- Signed "third party authorization" form

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com
DALLAS TX 75204

	Postage	\$	0805
		\$2.70	
	Certified Fee	\$2.70	
	Return Receipt Fee (Endorsement Required)	\$2.20	
	Restricted Delivery Fee (Endorsement Required)	\$0.00	
	Total Postage & Fees	\$7.60	

HUNTSVILLE AL 35802
Postmark Here
MAR 21 2009
03 USPS

Sent To: Loss Mitigation
Street, Apt. No. or PO Box No.: 2711 North Haskell Ave
City, State, ZIP+4: Dallas, TX 75204

USAA FINANCIAL STATEMENT

Borrower Name: Raymond M. Roberts Loan number: 83281014
 Is your home listed for sale? Yes ☒ No ☐ Agent's Name: ALECYN HANLSON Phone: (810) 513-1859
 Date listed? 7/9/09 Listing Amt? 35000 Current Listing Price? 169,900
 Property Address: 3336 PARKSIDE DR., FLINT, MI 48503
 Mailing Address: SAME
 Total Number of persons living at this address: 2 Number of dependents at this address:
 Home Phone: (810) 240-4914 Work Phone:
 Co-Borrower Name:
 Employer/Occupation Retired Monthly Income (Wages)? /mo.
 Have you contacted Credit Counseling Services? No
 Additional Income (not wages) \$ 5976.00 /mo. Source: Pension & Social Security
 *Notice: Include Alimony, Child Support, Disability, Rental Income, Social Security, Welfare/Food Stamps. All requested information must be received before a workout plan can be reviewed for approval.

Asset Type:	Estimated Value:	Liability Type:	Pmt/mo.	Balance Due:
Home	<u>(53,000)</u>	Alimony/Child Support		
Other Real Estate		Dependent Care/Child Care		
Checking Accounts	<u>2000</u>	Cable/Cell Phone	<u>521</u>	<u>6,252</u>
Savings/ Money Mkt.		Other Mortgages/Rent	<u>3,280</u>	<u>222,256</u>
IRA/Keogh Accounts	<u>360,000</u>	Personal Loans-Credit Cards	<u>981</u>	<u>29,363</u>
401K/ESOP Accounts		Medical Expenses	<u>275</u>	<u>600</u>
Stocks, Bonds, CD's		HOA Fees/Taxes/Hazard Ins.	<u>69</u>	<u>978</u>
Rental Property		Automobiles	<u>772</u>	<u>12,720</u>
Auto 1, Auto 2, Boat		Tax Liens/Homeowner's Ins.	<u>239</u>	<u>4,058</u>
		Utilities (water, gas, electric, phone)	<u>1165</u>	
		Food	<u>500</u>	
Other Investments		Auto Expenses (gas/maintenance)	<u>580</u>	<u>2136</u>

Reason for delinquency (dates of hardship): Since 2008
(See Letter)

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided.

My (our) signature(s) below grants the information I (we) have disclosed ordering a credit report, and to our representative (if applicable).

Submitted this 16 day of
 By:
 Signature of Borrower

By:
 Signature of Co-Borrower

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Loss Mitigation
2711 North Haskell Av. #900
Dallas, TX

75204

2. Article Number
 (Transfer from service label)

COMPLETE THIS SECTION ON DELIVERY

A. Signature Frank Ridley ☐ Ager ☐ Addr

B. Received by (Printed Name) Date of Delivery 3-2-30

D. Is delivery address different from item 1? ☐ Yes ☐ No
 If YES, enter delivery address below:

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No



April 21, 2009

RAMONA M ROBERTS
7911 WESTHAVEN DR SW
#2
HUNTSVILLE AL 35802

RE: Account Number 0702034818
Property Address 3336 PARKSIDE DR
FLINT MI48503

Dear RAMONA M ROBERTS :

You recently contacted our office to request information about possible payment options.

In order to evaluate your situation and identify possible solutions, we directed you to a package of documents including financial analysis forms to be completed by you.

Our records indicate we have not yet received the complete package. If your situation has changed and you are no longer in need of assistance, no additional action is necessary.

If you do still need assistance and are having difficulty completing the forms, please contact our office at 1-866-262-5363, Monday-Friday from 8:00AM-5:00PM, Central Time and we can work with you.

We will continue servicing your account pursuant to your existing mortgage documents.

Thank you for allowing us the opportunity to assist you.

Customer Care
Loan Servicing

Notice: This is an attempt to collect on a debt and any information obtained will be used for that purpose. If you have filed for bankruptcy, or if you have been discharged of your personal liability for repayment of this debt, please note this letter is being provided for informational purposes only and any rights that we may choose to pursue will be exercised against the property only and not against you personally.



Servicing

06/11/09

037725-000675

RAMONA M ROBERTS
3336 PARKSIDE SR.
FLINT MI 48503

RE: Account Number 0702034818
Property Address 3336 PARKSIDE DR
FLINT MI 48503

Dear RAMONA M ROBERTS

Disclosure: If you are already working with the Loss Mitigation department on a special forbearance or other foreclosure prevention alternatives, this letter does not apply to you. However, you may want to take advantage of the Homeownership Counseling information contained within this letter.

Your account is in default under the terms of the mortgage. The mortgage payments of \$ 4330.98 for the months of 05/01/09 through 06/01/09, are past due. If you have already mailed these payments, please accept our thanks.

Due to the unresolved delinquency on your account, you may be experiencing temporary or permanent financial problems that led to the default. Your account could soon be referred to foreclosure if the default is not resolved. We would like to discuss possible loss mitigation options, which may be available to you to resolve the delinquency and avoid foreclosure. A brief description of these options follows.

If you have experienced a temporary loss of income or increase in expenses and now have sufficient income to make increased payments, we may be able to work out a REPAYMENT PLAN.

LOAN MODIFICATION: A loan modification capitalizes delinquent payments into the unpaid principal balance. This may be completed if you are unable to make temporary increased monthly payments, yet can still afford your mortgage payments.



06/11/09
Account Number 0702034818
Page Two

SHORT SALE: The investor may accept less than a full payoff when the value of your property has declined. You must list the property at fair market value and forward any offers, along with estimated closing costs, to our company. The acceptance of the offer is subject to investor approval. You may be required to contribute to reduce the total loss.

DEED IN LIEU OF FORECLOSURE: A deed in lieu voluntarily gives back the Deed to the lender to satisfy the debt and avoid foreclosure. You must have tried to sell the property for 90 days at fair market value.

The collection activity will not stop and the monthly mortgage payments are still due while we evaluate your financial situation. Not all options may be available to you and we cannot guarantee you will qualify for any of the loss mitigation options.

In order to be considered for any of these loss mitigation options, you may be required to provide us with financial information. Please contact us at 866-899-5308 to discuss any of these loss mitigation options. For your information, you may contact a HUD Counseling Agent at 1-800-569-4287. Toll free TDD number for the HUD Counseling Agency is 1-800-877-8339.

NOTICE - This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced loan, not as a personal liability.

PLEASE DO NOT SEND US MEDICAL INFORMATION.

As required by law, we are prohibited from obtaining or using medical information (e.g., diagnosis, treatment or prognosis) in connection with your eligibility, or continued eligibility, for credit. We will not use it when evaluating your request, and it will not be retained.

Collection Department
Loan Servicing

5014

v5 4/28/09 046415-00345

**SCHNEIDERMAN
& SHERMAN P.C.**

23100 Providence Drive
Suite 450
Southfield, Michigan 48075

Telephone: 248.539.7400
Toll Free: 866.867.7688
Facsimile: 248.539.7401

www.sspclegal.com
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Neil R. Sherman
Michelle C. Levy
Tobias J. Lipski

Lauren E. Timmerman
Craig A. Aronoff
Tricia A. Nelson
*Also admitted in Colorado

Of Counsel:
Dennis J. Dlugokinski

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT,
ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

August 10, 2009

RAMONA M. ROBERTS
3336 PARKSIDE DRIVE
FLINT, MI 48503
Loan Number 0702034818

YOUR MORTGAGE LOAN IS IN DEFAULT AND HAS BEEN REFERRED TO OUR OFFICE BY
THE MORTGAGEE OR SERVICER OF YOUR MORTGAGE TO INSTITUTE FORECLOSURE
PROCEEDINGS.

UNDER THE FAIR DEBT COLLECTION PRACTICES ACT, AS AMENDED SEPTEMBER 30, 1996,
YOU ARE ENTITLED TO THE FOLLOWING INFORMATION:

1. AS OF THIS DATE, THE ENTIRE DEBT OWING ON YOUR MORTGAGE LOAN, INCLUDING
PRINCIPAL BALANCE, UNPAID INTEREST AND ANY ADVANCES IS: **(\$139,962.37)**
2. THE CREDITOR/SERVICER TO WHOM THIS AMOUNT IS OWED IS:

GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702

3. YOU HAVE THE RIGHT TO DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION
THEREOF, WITHIN THIRTY DAYS AFTER RECEIPT OF THIS NOTICE. IF YOU DO NOT
DISPUTE THE DEBT, IN WRITING, WITHIN THIRTY DAYS THIS DEBT WILL BE ASSUMED TO
BE VALID.
4. IF YOU DISPUTE THIS AMOUNT, OR ANY PORTION THEREOF WITHIN THE THIRTY DAY
PERIOD, WE WILL OBTAIN VERIFICATION OF THE DEBT FROM YOUR MORTGAGE
COMPANY AND MAIL THAT INFORMATION TO YOU.
5. IF THE NAME AND ADDRESS OF THE ORIGINAL OWNER OF YOUR MORTGAGE LOAN IS
DIFFERENT FROM THE CURRENT OWNER, WE WILL FURNISH YOU WITH THAT
INFORMATION, PROVIDED THAT YOU REQUEST IT IN WRITING WITHIN 30 DAYS OF THE
RECEIPT OF THIS NOTICE.

IF YOU NOTIFY US IN WRITING WITHIN THE THIRTY DAY PERIOD THAT THE DEBT, OR ANY PORTION THEREOF IS DISPUTED, OR REQUEST THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, WE SHALL CEASE COLLECTION OF THE DEBT, OR DISPUTED PORTION THEREOF, UNTIL WE OBTAIN VERIFICATION OF THE DEBT, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR AND COPY OF SUCH VERIFICATION, OR NAME AND ADDRESS OF THE ORIGINAL CREDITOR IS MAILED TO YOU BY US.

YOUR FAILURE TO DISPUTE THE VALIDITY OF A DEBT UNDER THIS SECTION MAY NOT BE CONSTRUED BY ANY COURT AS AN ADMISSION OF LIABILITY BY YOU.

THE AMOUNT LISTED ABOVE IS YOUR ENTIRE INDEBTEDNESS UNDER THE MORTGAGE. IF YOU TAKE IMMEDIATE ACTION, HOWEVER IT MAY BE POSSIBLE TO ARRANGE REINSTATEMENT OF YOUR MORTGAGE PRIOR TO FORECLOSURE SALE OF YOUR PROPERTY BY PAYING ALL MONTHLY INSTALLMENTS, APPLICABLE LATE CHARGES AND FORECLOSURE FEES AND COSTS.

AFTER A FORECLOSURE SALE THERE IS NO POSSIBILITY OF REINSTATEMENT. YOU WILL HAVE TO PAY THE ENTIRE DEBT OWING AT THAT TIME TO THE REGISTER OF DEED FOR THE COUNTY IN WHICH THE LAND IS LOCATED. A COPY THE PUBLISHED NOTICE OF FORECLOSURE SALE WILL BE POSTED ON THE PROPERTY WITHIN A SHORT TIME. THIS NOTICE WILL SHOW THE DATE OF THE FORECLOSURE SALE AND THE LENGTH OF YOUR REDEMPTION PERIOD.

IF YOU REQUIRE FURTHER INFORMATION WITH REGARDS TO THE REINSTATEMENT OF YOUR MORTGAGE, PLEASE CONTACT OUR OFFICE **EXT. 220** OR YOUR MORTGAGE COMPANY.

SHOULD YOU REQUIRE LEGAL ADVICE RELATIVE TO YOUR RIGHTS AS MORTGAGOR, YOU SHOULD CONTACT AN ATTORNEY OF YOUR CHOICE AS THE UNDERSIGNED ATTORNEY CANNOT ADVISE YOU OF YOUR LEGAL RIGHTS.

Schneiderman & Sherman, P.C.
Attorney for Mortgagee
23100 Providence Drive, Suite 450
Southfield, MI 48075
(248) 539-7400

**SCHNEIDERMAN
& SHERMAN P.C.**

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Of Counsel:
Dennis J. Dlugokinski

BORROWER'S RIGHT TO REQUEST MEDIATION
PRIOR TO COMMENCEMENT OF FORECLOSURE

SSPC Reference Nbr: GMAC.7980

Date of Notice: August 10, 2009

Ramona M. Roberts
3336 Parkside Drive
FLINT, MI 48503

Via First Class Mail and Certified Mail
Return Receipt Requested
Certified Nbr: 7008-1140-0001-9072-6761

Re: **GMAC MORTGAGE, LLC** / Borrower's Right to Request Mediation Prior to Commencement of Foreclosure

Dear Ramona M. Roberts:

1. WHY IS THIS LETTER BEING SENT?

Please be advised that your mortgage loan at GMAC MORTGAGE, LLC, account #0702034818, is in default. It is in default because you have not made your monthly mortgage payment(s). As of the date of this letter, the outstanding amount due GMAC MORTGAGE, LLC is \$139,962.37. Such amount includes fees and costs to date.

2. WHO DO I CONTACT AT GMAC MORTGAGE, LLC?

GMAC MORTGAGE, LLC has authorized Schneiderman & Sherman, P.C. to be their Designated Agent.

3. HOW DO I CONTACT GMAC MORTGAGE, LLC'S DESIGNATED AGENT?

Our contact information is:

Schneiderman & Sherman, P.C.
c/o Designated Agent Department
23100 Providence Dr., Suite 450
Southfield, MI 48075
248-539-7400 x236
248-539-7401

Web – Contact us through our website at www.sspclegal.com. Click on the blue bar located beneath our logo which reads "MEDIATION REQUEST".

4. WHAT IS THE TIME FRAME TO REQUEST MEDIATION?

You, as borrower(s), have the right, within fourteen (14) days from the date this notice is sent, to request a meeting with us as the Designated Agent for GMAC MORTGAGE, LLC to attempt to work out a modification of your mortgage loan.

*May 1st
Contact 220*

5. CAN I HAVE A HOUSING COUNSELOR ATTEND THE MEDIATION HEARING?

You may also request a housing counselor to attend the meeting. A list of the housing counselors who may attend the meeting have been prepared by the Michigan State Housing Development Authority ("MSHDA"). To contact a housing counselor please contact MSHDA at:

Michigan State Housing Development Authority
735 E. Michigan Avenue
P.O. Box 30044
Lansing, MI 48909
Website www.michigan.gov/mshda
Tel: (517) 373-8370

6. IF I REQUEST MEDIATION WILL THE COMMENCEMENT OF FORECLOSURE BE ADJOURNED?

If you request a meeting with us as the Designated Agent for GMAC MORTGAGE, LLC, we will not commence foreclosure proceedings until ninety (90) days from the date of this notice.

7. IF A MODIFICATION AGREEMENT IS AGREED UPON WILL THE COMMENCEMENT OF FORECLOSURE BE CANCELLED?

If you and us as the Designated Agent reach an agreement to modify the mortgage loan, no foreclosure will be commenced if you abide by the terms of the mortgage modification.

8. WHAT HAPPENS IF NO AGREEMENT TO MODIFY THE MORTGAGE IS AGREED UPON?

If you and us, as the Designated Agent for GMAC MORTGAGE, LLC, do not agree to modify the mortgage loan, but you meet the criteria for a modification under Public Act 29 of 2009, Section 3205c(1), then "foreclosure by advertisement" will not be allowed under State of Michigan law. The mortgage foreclosure will then be commenced judicially in the State of Michigan Circuit Court where the property is located.

9. DO I HAVE THE RIGHT TO CONTACT AND/OR BRING AN ATTORNEY TO THE MEDIATION?

You have the right to contact an attorney of your choice to assist you, or in the alternative you may contact the State Bar of Michigan Lawyers Referral Service at

State Bar of Michigan Lawyers Referral Service
Michael Franck Building
306 Townsend Street
Lansing, MI 48933-2012
Tel: (800) 968-0738

You further have the right to contact the local Legal Aid Office serving the area in which the property is located. A list of local Legal Aid Offices is attached to this letter.

Very truly yours,

Schneiderman & Sherman, P.C.

MEDIATION HEARING REQUESTS

Thank you. Your form has been submitted successfully.

PHONE: 248.539.7400
TOLL FREE:
866.867.7688

FACSIMILE:
248.539.7401

23100 Providence Drive
Suite 450
Southfield, MI 48075

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SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT,
ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

September 11, 2009

RAMONA M. ROBERTS
3336 PARKSIDE DRIVE
FLINT, MI 48503
Loan Number 0702034818

YOUR MORTGAGE LOAN IS IN DEFAULT AND HAS BEEN REFERRED TO OUR OFFICE BY
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2. THE CREDITOR/SERVICER TO WHOM THIS AMOUNT IS OWED IS:

GMAC Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702

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INFORMATION, PROVIDED THAT YOU REQUEST IT IN WRITING WITHIN 30 DAYS OF THE
RECEIPT OF THIS NOTICE.

Mary Kish

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Schneiderman & Sherman, P.C.
Attorney for Mortgagee
23100 Providence Drive, Suite 450
Southfield, MI 48075
(248) 539-7400

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE -- Default has been made in the conditions of a mortgage made by RAMONA M. ROBERTS, AN UNMARRIED PERSON, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated March 18, 2004, and recorded on March 31, 2004, in Document No. 200403310037280, Genesee County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty Thousand Six Hundred Twenty-One Dollars and Seven Cents (\$140,621.07), including interest at 5.000% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, Main Lobby of the Courthouse in Flint, Michigan at 11:00 AM o'clock, on October 14, 2009

Said premises are located in Genesee County, Michigan and are described as:

LOT 176 WOODCROFT ESTATES, ACCORDING TO THE RECORDED PLAT THEREOF, AS RECORDED IN LIBER 16 OF PLATS, PAGE 1.

More correctly described as: LOT 176, WOODCROFT ESTATES NO. 1, ACCORDING TO THE RECORDED PLAT THEREOF, AS RECORDED IN LIBER 16 OF PLATS, PAGE 1.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.2241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: September 11, 2009

Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,
Mortgagee/Assignee

Schneiderman & Sherman, P.C.
23100 Providence Drive, Suite 450
Southfield, MI 48075

September 23, 2009

ATTN: MARY KISH
%sSCHNEIDERMAN & SHERMAN, P.C.
ATTORNEY FOR MORTGAGE
23100 PROVIDENCE DRIVE, STE 450
SOUTHFIELD, MI 48075

FAX (248) 539 7401

PLEASE FIND ATTACHED AN ACKNOWLEDGEMENT OF THE MEDIATION REQUEST THAT I
SUBMITTED TO YOUR FIRM ON 8/21/09 OVER THE INTERNET. MY ATTORNEY AND I HAVE
BEEN AWAITING A RESPONSE AS TO THE MEDIATION HEARING DATE. PLEASE RESPOND
IMMEDIATELY.

SINCERELY,

RAMONA M ROBERTS
ACCOUNT NUMBER: 0702034818
RE: PROPERTY LOCATED AT: 3336 PARKSIDE DRIVE, FLINT, MICHIGAN 48503
(810) 240 4914